

Form 1095 FAQ

I received a 1095-C - what is it?

Form 1095-C is an informational IRS tax form mandated by the Affordable Care Act (ACA) that Lubrizol is required to distribute. If you were a full-time employee during 2018, IRS Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) shows that you and, if applicable, your family members were offered health coverage, and if you enrolled in health coverage during 2018, the form shows the months in which you and your covered dependents, as applicable, had health coverage. If you waived Lubrizol medical coverage, your Form 1095-C will show that Lubrizol offered you health coverage, but you did not elect it. Lubrizol is required to provide the information to the IRS.

A small number of employees (expatriates) had coverage through a fully insured health plan in 2018. As a result, they will also receive IRS Form 1095-B (Health Coverage) from their insurance provider. The Form 1095-B will show the months in which the employee and the employee's covered dependents, as applicable, were enrolled in coverage under the plan.

What information is included on Form 1095-C?

Form 1095-C includes information about the health insurance coverage Lubrizol offered and the months you had coverage. It also includes Social Security numbers (or other tax identification numbers) for you and your covered dependents, as applicable.

Why is the bottom of my form blank?

Part III of Form 1095-C will be blank if you waived coverage or if you were covered by a fully insured plan (including a Cigna plan). If you were covered by one of these fully insured plans, you will receive Form 1095-B from your insurance provider.

What do I do with my form(s)?

Keep your form(s) with your other important tax information. You do NOT need your Form 1095-C (or 1095-B) to file your 2018 Individual Tax Return (IRS Form 1040, 1040A, or 1040EZ).

I received more than one Form 1095-C/1095-B. Why?

If you worked for more than one large employer during 2018, you will receive Form 1095-C from each employer. If you were enrolled in a fully insured health plan during your employment with a large employer, you will receive a Form 1095-B from the insurance provider with respect to that coverage.

You may receive multiple forms if you are covered under your spouse's/domestic partner's insurance.

Why doesn't the cost of coverage shown on my Form 1095-C match what I see on my paystub and my W-2?

The amount shown on the Form 1095-C is the employee's share of the premium for the lowest-cost plan for individual coverage (for most Lubrizol employees, the Lubrizol CDHP). The amount may be different from what you see on your paystub if you were enrolled in a different plan or coverage option (2-person or family coverage, for example).

The amount shown on your W-2 (Box 12, Code DD) represents the total annual cost (including the portion paid by Lubrizol) of your health care coverage.

What do the codes on the form mean?

There are a number of codes used on the form. The codes in Part II of the form pertain to information that Lubrizol must report to the IRS regarding the type of coverage offered, so most employees will not need to reference them, but if you want to know the specifics please refer to the back of the form. If the code is not on the back of the form, you can contact EY (Lubrizol's vendor) at 1-855-901-1222[®] for more information.

Who should I call if I have a question or need to correct my form?

If you have a question about the information reported on your form, please contact EY at 1-855-901-1222[®]. This number will connect you with an EY customer service representative who will be able to assist you. If you need information on the form corrected, EY will determine if they can make the correction or if they will need to refer you to Lubrizol for assistance.